

Certificate Number: 17082-PAM-DE-033451094

Bankruptcy Case Number: 19-03869



17082-PAM-DE-033451094

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 23, 2019, at 11:46 o'clock AM MST, JOSEPH PETROS completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 23, 2019 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director